

Information to identify the case:

Debtor 1	<u>Daniel L Wassel</u>	Social Security number or ITIN	xxx-xx-0809
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-24717-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel L Wassel

3/1/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daniel L Wassel
 Debtor

Case No. 13-24717-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db	+Daniel L Wassel, 1804 Freeport Road, New Kensington, PA 15068-4004
13745977	+Allegheny Valley Hospital, 1301 Carlisle Street, Natrona Heights, PA 15065-1152
13753911	+Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
13830548	+PNC BANK, NATIONAL ASSOCIATION, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13745979	+PNC Bank, c/o Urban Law Offices, 474 N. Center Street, Pottsville, PA 17901-1743
13745978	+PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:38:18 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Mar 02 2019 08:08:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13776382	+E-mail/Text: bncmail@w-legal.com Mar 02 2019 03:38:49 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13798960	+EDI: AFNIRECOVERY.COM Mar 02 2019 08:08:00 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667
13813528	EDI: RESURGENT.COM Mar 02 2019 08:13:00 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13784752	+E-mail/Text: csidl@sbcglobal.net Mar 02 2019 03:39:06 Premier Bankcard/Charter, PO Box 2208, Vacaville, CA 95696-8208
13895605	EDI: RECOVERYCORP.COM Mar 02 2019 08:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	PNC Bank, N.A.
cr	PNC Bank, National Association

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	PNC Bank, National Association
andygornall@latoufflawfirm.com		
Elizabeth Lamont Wassall	on behalf of Creditor	PNC Bank, N.A. pabk@logs.com,
ewassall@logs.com		
James Warmbrodt	on behalf of Creditor	PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	PNC Bank, N.A. bkgroup@kmlawgroup.com
Kenneth M. Steinberg	on behalf of Debtor	Daniel L Wassel julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;		cgoga@steidl-steinberg.com; jbarlow@steidl-steinberg.com; lesl
ie.nebel@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@stei		dl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	

TOTAL: 7